Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-36. (canceled).

Claim 37. (currently amended): A system for securely paying for goods and services, comprising:

a base telecommunication station having a radio device for transmitting data required for payment to a mobile radio device and for receiving data from the mobile radio device; and the mobile radio device which includes:

a reception device for receiving the data transmitted by the base telecommunication station:

an interrogation device connected to the reception device for requesting confirmation for the payment:

a transmission device connected to the interrogation device for transmitting data for at least one of initiating a payment operation and transmitting acknowledgement data for the payment operation to the base telecommunication station:

a conversion device, connected to the reception device, for converting the data received into a format which is suitable for a payment operation; and

a conversion unit which converts data which has been transmitted by the base telecommunication station and is required for payment into a readable short message such that a sender telephone number entered is the telephone number of a telecommunication device of one of a financial institution and a bill issuer which has been transmitted with the data required for payment.

Claim 38. (canceled).

Claim 39. (previously presented): A system for securely paying for goods and services as claimed in claim 37, the system further comprising:

an electronic cash register connected to the base telecommunication station, the electronic cash register designed to transmit the data required for payment to the base telecommunication station.

Claim 40. (previously presented): A system for securely paying for goods and services as claimed in claim 37, further comprising:

a computing device, associated with the base telecommunication station, for at least one of producing and verifying a key.

Claim 41. (canceled).

Claim 42. (previously presented): A system for securely paying for goods and services as claimed in claim 37, wherein the data required for payment includes at least one of a sum of money which is to be paid, a name for the goods which are to be paid for, a name for the services which are to be paid for, a recipients account number, a bank sort code, a purpose of use, a customer number, and a telephone number of a telecommunication device of one of a financial institution and a bill issuer.

Claim 43. (new): A method for securely paying for goods and services, comprising: communicating data required for payment between a mobile radio device and a base telecommunication station comprising a radio device;

receiving the data transmitted by the base telecommunication station in a reception device of the mobile radio device:

requesting confirmation for the payment via an interrogation device connected to the reception device;

transmitting data for at least one of initiating a payment operation and transmitting acknowledgement data for the payment operation to the base telecommunication station via a transmission device in the mobile radio device connected to the interrogation device;

converting the data received into a format which is suitable for a payment operation via a conversion device, connected to the reception device; and

converting data which has been transmitted by the base telecommunication station and is required for payment into a readable short message via a conversion unit, such that a sender telephone number entered is the telephone number of a telecommunication device of one of a financial institution and a bill issuer which has been transmitted with the data required for payment.

Claim 44. (new): A method for paying for goods and services as claimed in claim 43, wherein the step of initiating a payment of operation includes the mobile radio device communicating directly with a telecommunication device of a financial institution.

Claim 45. (new): A method for paying for goods and services as claimed in claim 43, wherein the step of initiating a payment operation includes the mobile radio device transmitting the payment instruction data to the base telecommunication station, and the base telecommunication station transmitting the payment instruction data to a telecommunication device of a financial institution via a landline network connection.

Claim 46. (new): A method for paying for goods and services as claimed in claim 43, the method further comprising the step of:

converting, via the mobile radio device, the data received from the base telecommunication station into a format which is suitable for a payment operation before transmission

Claim 47. (new): A method for paying for goods and services as claimed in claim 43, the method further comprising the step of:

authenticating the user of the mobile radio device before the step of initiating the payment operation.

Claim 48. (new): A method for paying for goods and services as claimed in claim 47, wherein the user is authenticated via at least one of a personal identification number entry and biometric features.

- Claim 49. (new): A method for paying for goods and services as claimed in claim 43, wherein an electronic cash register transmits the data required for payment to the base telecommunication station.
- Claim 50. (new): A method for paying for goods and services as claimed in claim 43, the method further comprising the steps of:

transmitting, via the base telecommunication station, a key generated in one of the base telecommunication station and an associated unit to the mobile radio device;

transmitting the key, via the mobile radio device, to the telecommunication device of one of a financial institution and a bill issuer; and

transmitting the key to the base telecommunication station by the telecommunication device of one of the financial institution and the bill issuer.

- Claim 51. (new): A method for paying for goods and services as claimed in claim 50, wherein the key is used at least on particular transmission paths to encrypt data which is to be transmitted.
- Claim 52. (new): A method for paying for goods and services as claimed in claim 43, the method further comprising the step of:

automatically transmitting a short message containing data required for payment to the telecommunication device of one of the financial institution and the bill issuer after the short message has been read and after appropriate confirmation by the user.

- Claim 53. (new): A method for paying for goods and services as claimed in claim 43, wherein the mobile radio device and the telecommunication device of one of a financial institution and a bill issuer communicate on the basis of a mobile radio standard.
- Claim 54. (new): A method for paying for goods and services as claimed in claim 50, the method further comprising the steps of:

comparing the transmitted key with a key stored in one of the base telecommunication station and an associated unit; and

providing at least one of goods and services upon a successful comparison between the transmitted key and the key stored.

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Claim 55. (new): A method for paying for goods and services as claimed in claim 50, wherein the key is transmitted together with at least one of data required for the payment operation and acknowledgement data for the payment operation.

Claim 56. (new): A method for paying for goods and services as claimed in claim 43, wherein the data required for payment includes at least one of a sum of money which is to be paid, a name for the goods to be paid for, a name for the service to be paid for, a recipients account number, a bank sort code, a purpose of use, a customer